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In reply to: Office Action mailed June 16, 2005

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REMARKS

This is in response to the Office Action mailed on June 6, 2005. Claims 1-42 were pending in the application and rejected. With this amendment, independent claims 1, 16 and 30 are amended.

Claims 1, 2, 6-12, 14, 15, 30, 31, 35-39, 41, and 42 were rejected under 35 U.S.C. 102(e) as being anticipated by Wallman. Applicants respectfully submit that the amended claims are patentably distinguishable from Wallman.

Specifically, independent claims 1 and 30 have been amended to include the limitations of:

"identifying a current financial portfolio of a user in response to a selected service agreement, wherein the selected service agreement is chosen from a plurality of different service agreements providing various service levels related to portfolio modeling and coaching;"

"identifying a financial model selected from a set of financial models based on the selected service agreement, the financial model including a user profile based on personal financial parameters of the user including at least a risk tolerance level;" and

"customized financial coaching includes suggestions for changes to the current financial portfolio reflecting the user profile and the selected service agreement."

Wallman does not teach or suggest these features. Wallman does not provide a user with the ability to choose a particular service level for modeling and coaching from a group service levels. The service levels affect the available financial modeling and the customized financial coaching. Instead, Wallman teaches providing the user with only one option for portfolio management. Wallman does not recognize that providing the user with different service levels related to portfolio modeling and coaching can provide a more tailored experience. Users can

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select their specific service level based on features they will want or use, can afford, and/or possibly base the service on the amount of money they will want to invest, and many other reasons.

Applicants respectfully submit that the present claims are patentably distinguishable from Wallman. Claims 2, 6-12, 14, 15 depend from amended claim 1, and claims 31, 35-39, 41 and 42 depend from claim 30. Because the amended claims contain features not shown or suggested in Wallman, Applicants respectfully request that the rejection be removed.

Claims 3 and 32 were rejected under 35 U.S.C. 103(a) as being unpatentable over Wallman in view of Rebane. Claim 3 depends from claim 1, and claim 32 depends from claim 30, which have been discussed above. Neither Wallman nor Rebane teach or suggest the amended features of the claims. Because these features are not shown or suggested in each of the references, they would be missing from any proposed combination. Accordingly, Applicants respectfully request that the rejection be removed.

Claims 4, 5, 13, 27, 33, 34, and 40 were rejected under 35 U.S.C. 103(a) as being unpatentable over Wallman. Claims 4, 5, and 13 depend from claim 1, and claims 33, 34 and 40 depend from claim 30. As discussed above, Wallman does not show or suggest the amended features of the claims and Applicants respectfully request that the rejection of these claims be removed.

Claim 27 depends from independent claim 16, which is discussed directly below. In addition to the discussion below, claim 27 includes the limitation of "a live financial advisor server coupled to the Internet." This feature is not shown or suggested in Wallman, as set forth in the Office Action of June 16, 2005, at page 13. Accordingly, Applicants respectfully request that the rejection be removed.

Claims 16, 17, 19-26, 28, and 29 were rejected under 35 U.S.C. 103(a) as being unpatentable over Wallman in view of Deep. Claims 17, 19-26, 28, and 29 depend from claim 16, which has been amended.

Specifically, claim 16 has been amended to include the limitations of:

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"a portfolio generator used to model a current financial portfolio of a user in response to a selected service agreement, wherein the selected service agreement is chosen from a plurality of different service agreements providing various service levels related to portfolio modeling and coaching;"

"a user profile generator based upon a financial model selected from a set of financial models based on the selected service agreement," and

"[a] live financial advisor recommended changes to the financial portfolio based on the user profile and the selected service level agreement."

Neither Wallman nor Deep teach or suggest the amended features of the claims. Because these features are not shown or suggested in each of the references, they would be missing from any proposed combination. Accordingly, Applicants respectfully request that the rejection be removed.

Finally, claim 18 was rejected under 35 U.S.C. 103(a) as being unpatentable over Wallman in view of Deep further in view of Rebane. Claim 18 depends from independent claim 16, which has been discussed above. Wallman, Deep and Rebane do not separately teach or suggest the amended features of the claims. Because these features are not shown or suggested in each of the references, they would be missing from any proposed combination. Accordingly, Applicants respectfully request that the rejection be removed.

Applicants respectfully submit that all of the pending claims, claims 1-42, are now shown to be patentably distinguishable from the prior art. Applicants respectfully request favorable action and allowance of claims 1-42.

Applicants submit that all pending claims are allowable and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7340.

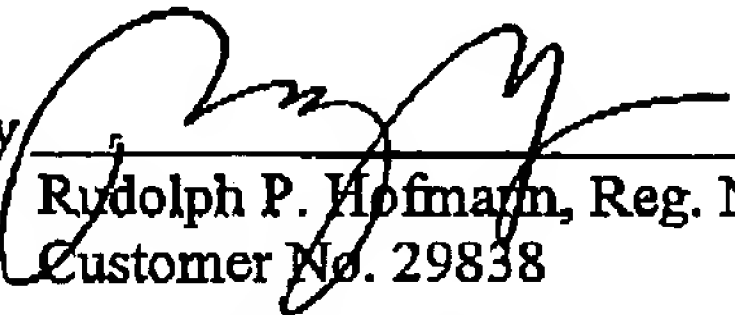
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If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-375602).

Respectfully submitted,

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